

# SPOTLIGHT

A blue, glowing oval shape that frames the top of the page, resembling a spotlight beam.

American Income Life • September 2001 • Monthly Magazine

Together in Solidarity  
**WE STAND**

A large, detailed illustration of the Statue of Liberty, shown from the waist up. She is holding the torch in her right hand and the tablet in her left. The background is a stylized American flag with red and white stripes and a blue field with white stars.

50<sup>th</sup>  
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Volume 34 Number 9

# Tragedy Unites America



I, like all of you, watched in stunned disbelief as the events of Sept. 11, 2001 unfolded. This horror is like no other any of us has witnessed before. Never in my worst nightmares could I have imagined what my eyes were telling me I was seeing. I wanted to do something — anything — to stop the nightmare. I was desperate to wake up from this horrible dream. I just wanted to hug my wife and my children. I wanted to hold them and protect them from this terrible atrocity. Unfortunately, this was not a bad dream, and the devastation we have

*from the desk of*  
**Roger Smith**  
*Executive Vice President,  
Director Of Agencies*

all witnessed is far too real.

It is times like these that test a person's soul. While all this was taking place I had 14 SGAs and Home Office staff who were in various stages of boarding flights for an Executive Advisory Council meeting in

Dallas. I could not dial the phone fast enough in an attempt to reach them, to be reassured they were safe and not on one of those planes or even any plane in the sky. The moments were tense, and like each of you I would not rest until we heard a voice or received a call that all our family, friends and loved ones were out of harm's way.

However, as we are now coming to recognize, a number of you along with scores of families around the country have been touched directly by this attack, and have missing or lost friends, neighbors and loved ones. Our hearts, our thoughts, and our prayers go out to you and these families facing an almost unfathomable grief.

Of those lost, several hundred were union members, from flight attendants, to firefighters and police officers, even the communications workers officed in the World Trade Center.

The effects of this tragedy are reaching deep into our labor community.

This issue of *Spotlight* is dedicated to all those who have lost their lives in these terrorist attacks and stands as a voice of solidarity for our fallen brothers and sisters. American Income Life and National Income Life are teaming up with the New York City Central Labor Council to support their relief fund. I urge you, if you have not already, to participate in this relief effort at whatever level you feel is appropriate. For information on how you can contribute to this relief fund refer to Page 3.

As we look ahead and attempt to make some sense of this senselessness that has invaded our nation, I know each of you in your own way are already doing your part. I know you are committed to carrying on and moving forward with a new sense of urgency and importance in what you do. I would like to take this opportunity to thank you from the bottom of my heart for your commitment, dedication and steadfastness. I salute your tremendous efforts in August for setting yet another company record of \$5,954,000. Together, as a family we will weather this tragic storm and we will continue on to achieve all we have set out to accomplish.

I have shared with you in the past that I believe there is a spiritual element to our lives regardless of which religion we follow, and whatever way we choose to worship. I call upon all of you to take time and pray, meditate or just to take a few moments of silence keeping our nation and every one of us in your thoughts.

May God bless all of you. You are always in my thoughts and together we stand as a voice of solidarity.

"Happiness is beneficial for the body, but it is grief that develops the powers of the mind."  
— Marcel Proust

## Dates to Remember

**Oct. 18-20 (Thursday-Saturday), 2001**  
SGA Meeting in Dallas, TX.

**Oct. 30 (Tuesday), 2001**  
Business must be received in Waco to count for October production. PR credits must be downloaded to the Home Office to count for October production.

**Nov. 29 (Thursday), 2001**  
Business must be received in Waco to count for November production. PR credits must be downloaded to the Home Office to count for November production.

## Company Quality Averages

To be eligible for bonuses and featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

### — August

Net to Gross: 76%  
Persistency: 73.08%

**Note:** These figures are used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from an Agent's hire date.

## Addendum

In the August issue of *Spotlight*, a few names were unintentionally omitted from the P.R. Bonus Qualifier list. The names and the amount of the bonuses are as follows:

Jacqueline de Vooght	\$500
Leo VanDenBussche	\$2000
Al Wall	\$2000

Also, Darrell Dorey's name should have been included in the Anniversary Contest leather briefcase category.

We are sorry for any confusion this may have caused.

## Relief Fund Contribution Information

There is presumed to be an estimated 1,000 union members counted among the missing in the World Trade Center disaster. Therefore, if you have not already done so, please contribute to the AIL/NILCO/NYCLC New York Disaster Relief Fund.

**Make contributions payable to:**  
New York C.L.C. Disaster Relief Fund

**Mail your donation to:**  
NILCO  
239 Great Neck Road  
Great Neck, NY 11021

Our thoughts and prayers go out to those affected by this tragedy.

## Founder's Club Outstanding Producers

### August

Agent	SGA	Times Qualified	Total Net ALP	N/G*	Persistency
Mark Gagliardi	Jatoff-Foti	1	\$52,333	83	82.46
Bulbinder Hayer	Rick Allig	1	51,382	84	82.98
Eric Neal	Larry Geneser	1	43,312	82	79.54
James Logan	Jack Kirschling	1	45,972	91	84.40
Carla Miller	Chris Lafond	1	49,340	79	80.57
Dorian Oldham	Durhon Oldham	1	42,333	93	78.34
Daniel Phares	Marc Morton	1	48,272	85	80.83
Marisol Portillo-Mata	David Cohen	1	45,509	93	93.20

\*Percentage of net to gross

## Founder's Club Outstanding PR Representatives

### August

Agent	SGA	Times Qualified	Number Of Cards/Groups
Robin Denham	Larry Geneser	9	13,207 Cards
Darrell Dorey	Ramin Kouladji	4	40 Groups
Richard Case	Surace-Surace	1	32 Groups
William Gibson	Scott Smith	1	43 Groups

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You Ain't Seen Nothing Yet!

Promoted To Supervising Agent

Kirk Andersen Marc Zipper Florida	Robert Biddle Hancock-Boles Kentucky	Richard Brown Rick Allig Wisconsin
Steven Calver Steve Friedlander New Zealand	Loren Cardwell Marc Morton West Virginia	Laura Carr Home Office New Mexico
Marque Cross Larry Ganeser Missouri	James Dailey Larry Ganeser Missouri	Joseph Diecedue Robert Colley Louisiana
Michael Garcia Eric Gigliano New Jersey	Ralph Giberson William Jennings Colorado	Marie Girard Rick Allig Ontario
Michael Grim Rick Allig Hawaii	Sam Hartleoad Hancock-Boles Ohio	Jason Henderson Robert Colley Louisiana
Lucas Johnson Rick Allig Washington	Kelly Kerstetter Dennis Ishler Pennsylvania	Brian Kopish Marc Zipper Florida
Brian Napier Mark Hancock Indiana	John Petretich Ali Shahrak North Carolina	Brian Pettie Kevin Khadivian Massachusetts
Jason Reynolds Marc Zipper Florida	John Rice Jared-Fall California	Duane Roth Larry Ganeser Illinois
Samuel Stover Hancock-Boles Ohio	John Trout Tom Williams Florida	John Vargas Tom Williams Florida
Peter Voigt Marc Zipper Florida	Wai-ming Wong Rick Allig Washington	

Promoted To General Agent

Cameron Beckwith Richard Neal Arkansas	Joseph Campbell Lloyd Fitzgerald Texas	Charles Cantwell Tim Schroeder Louisiana
Jenna Gaul Rick Allig Washington	Bradlee Huber Dennis Ishler Pennsylvania	Barbara Kill Lloyd Fitzgerald Texas
Darcy MacLean Ramin Kouladji Nova Scotia	Brian Martinez Home Office New Mexico	Heather Schurr William Jennings Colorado
Bruce Wilson Ramin Kouladji New Brunswick	Thomas Zyrill Kevin Pawlowski Texas	

Promoted To Master-General Agent

Abdulrazaq Ahmed Scott Smith Michigan	John Akers Chris Lafont Nebraska	Darayl Davis Tyrone Conner Maryland	Matt Henderson Marc Zipper Florida	Roger Johnson Jared-Fall California
Ramin Madani Kevin Khadivian Massachusetts	Daniel Phares Marc Morton West Virginia			

John Bulecia Marc Zipper Florida	John Burgess Ali Shahrak North Carolina
John Carven Eric Gigliano New Jersey	Rodney Childs Scott Smith Illinois
Vann Durham Matt Blumert Maryland	Jessika Faddul Kevin Pawlowski Texas
John Gold Robert Colley Louisiana	Jerry Goldsberry Hancock-Boles Indiana
Sidney Hodgskiss Rick Allig British Columbia	Carolyn Jeffrey Rick Allig Oregon
Jay McClelland Hancock-Boles Ohio	Whitney Meadors Jack Kirschling North Carolina
Anthony Purcello Robert Colley Louisiana	Gordon Reddin Richard Neal Arkansas
Eric Shuler Eric Gigliano New Jersey	Ira Silverman Eric Gigliano New Jersey
Mario Voci Daniel Zoell Massachusetts	Jonathan Vogt Dennis Ishler Pennsylvania

	<b>1. Erik Martinez</b> St. Louis, MO		<b>2. Timothy Cruise</b> Downer's Grove, IL
	<b>3. Matthew Wolfanger</b> Rochester, NY		<b>4. Duane Roth</b> St. Louis, MO
	<b>5. David Wang</b> Downer's Grove, IL		<b>6. Charles Todd</b> Downer's Grove, IL
	<b>7. Nickolay Gusev</b> Kansas City, MO		<b>8. John Rice</b> Walnut Creek, CA
	<b>9. Theodore Pappas</b> Great Neck, NY		<b>10. Stephen Kapsalis</b> Downer's Grove, IL

## INDIVIDUAL PRODUCERS

All Time Record to Beat				August Qualifiers	
★ Thomas Glenn	Net ALP \$35,153	Year 2000	Month Dec.		
Name	Net ALP	Pers	N/G*		
1. Erik Martinez	\$24,211		97	Slav Bitman	Larry Geneser
2. Timothy Cruise	22,411	75.75	80	Robert Olson	Scott Smith
3. Matthew Wolfanger	20,759		98	Paul Rumbuc	Durhon Oldham
4. Duane Roth	18,849		91	Slav Bitman	Larry Geneser
5. David Wang	17,771		88	Eric Nichols	Scott Smith
6. Charles Todd	17,638		96	Robert Olson	Scott Smith
7. Nikolay Gusev	17,071	81.20	81	Vlad Basov	Larry Geneser
8. John Rice	16,694		91	Doreen Ryan-Foti	Jatoft-Foti
9. Theodore Pappas	16,433		92		Richard Rutt
10. Stephen Kapsalis	16,249		95	Steven Jakubczak	Scott Smith
11. Kevin Surles	16,157		99	David Zophin	Ed Orell
12. Marisol Portillo-Mata	15,983	93.20	93	Lee Conti	David Cohen
13. Denard Cooper	15,774		93	Jeffrey Dinocento	Eric Giglione
14. Brian Schaefer	15,567		84	Gregory Partee	Hancock-Boles
15. Carl Boldon	15,452	79.30	88	Carl Boldon	Zeidner-Cowan
16. David Thornton	15,442	94.72	94	Erik Graham	Durhon Oldham
17. Jim Bianchi	15,068		94	Paul Rumbuc	Rick Altig
18. Tammy Warren	14,854		92	Don Wold	Rick Altig
19. Sidney Hodgskiss	14,587	82.86	85	Brian Traboulay	Rick Altig
20. Rajeev Arora	13,945	78.53	80	Brian Traboulay	Rick Altig
21. Steve Fujitani	13,885	83.09	92	Dennis Muth	Rick Altig
22. James Dattilo	13,840	74.40	83	George Vrban	Marc Zipper
23. Neil Preston	13,740		100	David Zophin	Ed Orell
24. Eddie Norman	13,614		86	Eddie Norman	Scott Smith
25. Kathleen Brown-Heru	13,526		95	Jason Choate	Kevin Khadivian
26. Marc Rosen	13,434		96	Stephen Liberto	Eric Giglione
27. Dorian Oldham	13,415		93	Paul Rumbuc	Durhon Oldham
28. Jeffrey Bell	13,130		100	Gregory Strausser	Zeidner-Cowan
29. Chris Conley	12,932		93	David Zophin	Ed Orell
30. Derek Featherston	12,925		91	Wittenbach-Ostrovsky	Larry Geneser
31. Gregory Engrav	12,707	77.16	81	Steven Engrav	Rick Altig
32. Elio Ribeiro	12,686	74.01	83	Lee Conti	David Cohen
33. Douglas Levota	12,610		87	Vlad Basov	Larry Geneser
34. James Schneider	12,297	75.03	84	Abdulrazzaq Ahmed	Scott Smith
35. Andrew Fike	12,114	83.36	92	Thomas Foley	Robert Glover
36. John Reinbott	11,953		94	David Brister	Eric Giglione
37. Daniel Phares	11,926	80.63	85	Daniel Phares	Marc Morton
38. Joshua Robinson	11,869		100	Wittenbach-Ostrovsky	Larry Geneser
39. Bulbinder Hayer	11,857	82.98	84	Roger Fung	Rick Altig
40. Vann Durham	11,827		81	David Ragland	Matt Blumert
41. Monaesha Smith	11,624		98	John Huber	Eric Giglione
42. James Logan	11,577	84.40	91	Robert Hughes	Jack Kirschling
43. Francisco Avila	11,564		85	David Zophin	Ed Orell
44. Lynn Erickson	11,358	79.47	82	James Isip	David Cohen
45. Leandrew Alexander	11,309	75.54	85		William Jennings
46. Imran Satti	11,297		84		Joshua Chalorn
47. Theodus Lovelace	11,122		98	John Franklin	David Cohen
48. Carla Miller	11,063	80.57	79		Chris Lafond
49. Mark G. Matthews	11,035		89	Jack Seitz	Hancock-Boles
50. Michael Perkins	11,027	77.27	86	Doreen Ryan-Foti	Jatoft-Foti

\*Percentage of Net to Gross

## INDIVIDUAL PRODUCERS

All Time Record to Beat				YTD Qualifiers	
★ Timothy Cruise	Net ALP \$242,696	Year 2000			
Name	Net ALP	Pers	N/G*		
1. Timothy Cruise	\$148,034	75.75	80	Robert Olson	Scott Smith
2. David Wang	140,014		88	Eric Nichols	Scott Smith
3. Ruben Soberanes	128,806	79.56	87		Jatoft-Foti
4. James Dattilo	117,229	74.40	83	George Vrban	Marc Zipper
5. Eddie Norman	102,823		86	Eddie Norman	Scott Smith
6. Peter Bardeson	88,322		82	Danny VanHouten	Joseph Manone
7. Roland Parker	84,982	79.12	80	Roland Parker	Tom Williams
8. Eric Neal	82,138	79.54	82	Slav Bitman	Larry Geneser
9. Carla Miller	81,868	80.57	79		Chris Lafond
10. Nikolay Gusev	79,556	81.20	81	Vlad Basov	Larry Geneser
11. DeMario Cooper	79,257		81	Slav Bitman	Larry Geneser
12. Marisol Portillo-Mata	79,135	93.20	93	Lee Conti	David Cohen
13. Andrew Fike	77,820	83.36	92	Thomas Foley	Robert Glover
14. Mark Gagliardi	75,599	82.46	83	Doreen Ryan-Foti	Jatoft-Foti
15. David Thornton	75,272	94.72	94	Erik Graham	David Cohen
16. Leslie Taylor	75,069	74.37	82	Wittenbach-Ostrovsky	Larry Geneser
17. Bulbinder Hayer	74,374	82.98	84	Roger Fung	Rick Altig
18. Jinzhou Zhao	73,253	88.55	91	Wilbur Smith	Rick Altig
19. Theodore Pappas	72,297		92		Richard Rutt
20. Peter Nikolov	72,036	81.79	92	Stephen Ross	Steve Friedlander
21. Gregory Engrav	71,462	77.16	81	Steven Engrav	Rick Altig
22. Bill Wade	71,286		78	Jack Seitz	Hancock-Boles
23. Richard Sauer	70,687	83.38	83	David Brister	Eric Giglione
24. Steve Fujitani	69,719	83.09	92	Dennis Muth	Rick Altig
25. Daniel Phares	69,666	80.63	85	Daniel Phares	Marc Morton
26. Ramin Maghsoud	69,652	78.33	89	Larry Kudlacek	Ed Orell
27. Paul Anderson	68,867	86.88	80	Opra-Anderson	Larry Geneser
28. Derek Sandilands	67,340	84.25	77	Melinda-Rae Lyse	Rick Altig
29. Michael Thomas	67,020	76.36	78	Michael Thomas	Robert Smith
30. Scott Remyey	66,928	82.19	82	Jeffrey Dinocento	Eric Giglione
31. Wesley Bangs	66,213	77.67	81	Wendell Bangs	Rick Altig
32. Carl Boldon	65,451	79.30	88	Carl Boldon	Zeidner-Cowan
33. Michael Perkins	65,373	77.27	88	Doreen Ryan-Foti	Jatoft-Foti
34. Mark Bleier	64,990	85.76	88		Gary Bleier
35. Claudia Ortega	64,282		88	David Iriye	David Cohen
36. Mindy Guisevite	64,147		85	David Ragland	Matt Blumert
37. Dean Beaucauge	64,044	75.03	83	Michael O'Rourke	Larry Geneser
38. Lorena Barriere	63,866	77.85	88	Lee Conti	David Cohen
39. Carrie Howard	63,601		82	Wittenbach-Ostrovsky	Larry Geneser
40. Herman Libman	63,448	85.37	85	Herman Libman	Lisa D'Amico
41. Brian Traboulay	62,488	83.96	86	Brian Traboulay	Rick Altig
42. James Logan	61,870	84.40	91	Robert Hughes	Jack Kirschling
43. Carlos Cantu	61,839		88	Steve Foti	Jatoft-Foti
44. Rajeev Arora	61,642	78.53	80	Brian Traboulay	Rick Altig
45. Angeles Ordas	61,440	75.16	78		Furer-Whittinghill
46. Hans Manseth	61,367	75.82	78	Hurst Kopp	Rick Altig
47. Kouassi Appiah	61,274	81.23	83	Roger Fung	Rick Altig
48. Elio Ribeiro	60,467	74.01	83	Lee Conti	David Cohen
49. Scott Shirk	59,629	73.93	83	Stanley Norris	Dennis Ishler
50. Abdulrazzaq Ahmed	58,859	76.22	83	Abdulrazzaq Ahmed	Scott Smith

\*Percentage of Net to Gross

# Show Me The MONEY

750+

Agent	SGA
Jim Bianchi	Durhon Oldham
Carl Boldon	Zeidner-Cowan
Denard Cooper	Eric Giglione
Timothy Cruise	Scott Smith
James Dattilo	Marc Zipper
Andrew Fike	Robert Glover
Nickolay Gusev	Larry Geneser
Stephen Kapsalis	Scott Smith
Erik Martinez	Larry Geneser
Eddie Norman	Scott Smith
Theodore Pappas	Richard Rutt
Marisol Portillo-Mata	David Cohen
John Rice	Jatoft-Foti
Duane Roth	Larry Geneser
Brian Schaefer	Hancock-Boles
Kevin Surles	Ed Orell
David Thornton	David Cohen
Charles Todd	Scott Smith
David Wang	Scott Smith
Matthew Wolfanger	Durhon Oldham

600+

Agent	SGA
Rajeev Arora	Rick Altig
Jeffrey Bell	Zeidner-Cowan
Kathleen Brown-Heru	Kevin Khadivian
Chris Conley	Ed Orell
Gregory Engrav	Rick Altig
Derek Featherstun	Larry Geneser
Steve Fujitani	Rick Altig
Sidney Hodgskiss	Rick Altig
Douglas Levola	Larry Geneser
James Logan	Jack Kirschling
Dorian Oldham	Durhon Oldham
Neil Preston	Ed Orell
Elio Ribeiro	David Cohen
Marc Rosen	Eric Giglione
James Schneider	Scott Smith

Alice Shen  
Ruben Soberanes  
Greg Spence  
Tammy Warren

David Cohen  
Jatoft-Foti  
Ed Orell  
Rick Altig

Leslie Taylor  
Ronald VanWoesik  
Kim Wilhelm

Larry Geneser  
William Devine  
Rick Altig

500+

Agent	SGA
Kenneth Ajugwo	David Cohen
Leandrew Alexander	Bill Jennings
Kouassi Appiah	Rick Altig
Francisco Avila	Ed Orell
Suvi Bayly	Furer-Whittinghill
Richard Becker	Eric Giglione
John Bulecza	Marc Zipper
DeMario Cooper	Larry Geneser
Jason Dickson	Lisa D'Amico
Steve Douthit	Chris Lafond
Vann Durham	Matt Blumert
Lynn Erickson	David Cohen
Mark Gagliardi	Jatoft-Foti
Jerry Goldsberry	Hancock-Boles
Mindy Guisewite	Matt Blumert
Lee Halber	Tom Williams
Bulbinder Hayer	Rick Altig
Cheryl Janeway	Mark Hancock
Stephen Liberto	Eric Giglione
Theodus Lovelace	David Cohen
Mark Matthews	Hancock-Boles
Robert Metzger	Eric Giglione
Carla Miller	Chris Lafond
Carla Nollinger	Surace-Surace
Angeles Ordas	Furer-Whittinghill
Michael Perkins	Jatoft-Foti
Daniel Phares	Marc Morton
John Reinbott	Eric Giglione
Scott Rammey	Eric Giglione
Joshua Robinson	Larry Geneser
Imran Satti	Joshua Chalom
Laurel Smith	Larry Geneser
Moneesha Smith	Eric Giglione
Chris Stephens	Jatoft-Foti

400+

Agent	SGA
Lorena Barriere	David Cohen
Karla Beams	Rick Altig
John Bury	Lloyd Fitzgerald
Sophia Butler	Ryan Whitley
Loren Cardwell	Marc Morton
Micah Cohen	David Cohen
Harold Demmons	Rick Altig
Volodymyr Derevyanyy	Rick Altig
Dallas Dixon	Larry Geneser
Donnie Drew	Larry Geneser
Joseph Franc	Eric Giglione
Michael Garcia	Eric Giglione
Denise Gilbert	Scott Smith
Steven Greer	Durhon Oldham
Ron Howell	Ramin Kouladji
Adam Kiss	Richard Rutt
Shawn Kuntz	Larry Geneser
Roland Lewis	Ryan Whitley
William Lind	Cohen-Hartman
Hans Manseth	Rick Altig
Eric Neal	Larry Geneser
Gleb Ostrovsky	Home Office
James Rassinier	Kevin Pawlowski
Charles Rodriguez	Tom Williams
Richard Sauer	Eric Giglione
Leah Shemwell	Hancock-Boles
Scott Shirk	Dennis Ishler
Krista Thieme	Cohen-Hartman
April Thomas	Lloyd Fitzgerald
Robert Tooley	Larry Geneser
David Tubbin	Rick Altig
Eric Tuttobene	Durhon Oldham
John Vargas	Tom Williams
Larry Wright	Durhon Oldham

## August Qualifiers

### Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary sun shade. The winners are as follows:

Lynda Duke Hans Manseth Wesley Bangs David Tubbin Tanya VanVleet Kouassi Appiah Volodymyr Derevyanyy Bulbinder Hayer Harold Demmons Deborah Peters Kim Wilhelm Kevin Jamieson Karia Beams Charlotte Braddon Vann Durham Mindy Guisewite Imran Satti Brooke Stewart Kenneth Ajugwo Lorena Barriere Lynn Erickson Yoshinori Goya	Theodus Lovelace Claudia Ortega Krista Thieme William Lind John Gold Jason Dickson Ronald VanWoesik John Bury April Thomas Suvi Bayly Angeles Ordas Scott Stevens DeMario Cooper Dallas Dixon Eric Neal Joshua Robinson Matthew Spray Leslie Taylor Kevin Thornburg Robert Tooley Pearl Burks Donnie Drew Shawn Kuntz	Andrew Scott Laurel Smith Richard Becker Richard Cerra Kibaki DePass Joseph Franc Michael Garcia Stephen Liberto Sharon Nigota Lesha Queen John Reinbott Scott Rammey Richard Sauer Martin Siskel Moneesha Smith Esther Perry Robert Metzger Cheryl Janeway Jefferson Kelley Mark Matthews Jerry Goldsberry Lesh Shemwell Gleb Ostrovsky	James Wittenbach Scott Shirk Mark Gagliardi Ronald Hirschler Juan Medina Michael Perkins Ruben Soberanes Christopher Stephens Leandrew Alexander James Logan Ron Howell Steve Douthit David Melcher Carla Miller Jeffrey Szmanda Loren Cardwell Daniel Phares Steven Greer Eric Tuttobene Larry Wright Francisco Avila Walter Gotchall Greg Spence	Tracy Haden James Rassinier Adam Kiss Alphonse Legene Derek Hartley Sidney Trahan Denise Gilbert Eduardo Gonzalez Tim Ortunguc Steven Pate Carla Nollinger James Gary Christy Gault Joshua Goggins Roland Lewis Lee Halber Charles Rodriguez John Vargas John Bulecza Kelly Mack Emory Rooney John William
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All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win a 50th Anniversary duffel bag. The winners are as follows:

Rajeev Arora Gregory Engrav Steve Fujitani Sidney Hodgskiss Tammy Warren Marisol Portillo-Mata Elio Ribeiro	David Thornton Derek Featherstun Nickolay Gusev Douglas Levola Erik Martinez Dusse Roth Denard Cooper	Marc Rosen Andrew Fike Brian Schaefer John Rice Kathleen Brown-Heru Jim Bianchi Dorian Oldham	Matthew Wolfanger Chris Conley Neil Preston Kevin Surles Theodore Pappas Timothy Cruise Stephen Kapsalis	Eddie Norman James Schneider Charles Todd David Wang Jeffrey Bell Carl Boldon James Dattilo
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### P.R. Representatives

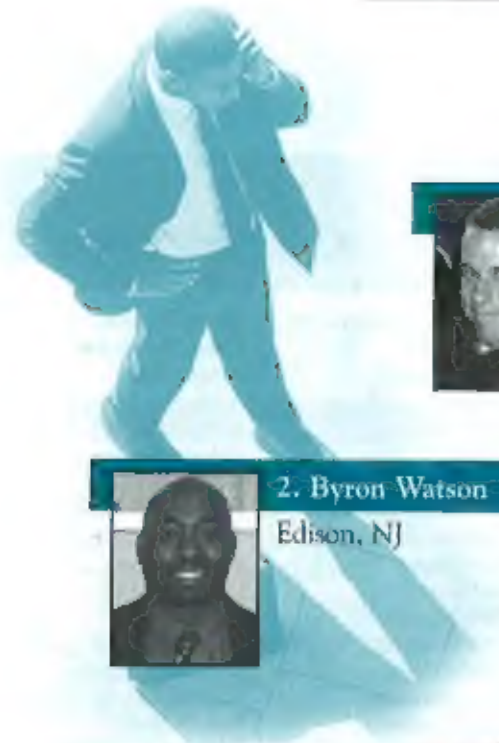
All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win a 50th Anniversary sun shade. The winners are as follows:

Ken Altizer Gerald Brown Vivian Dwyer George Farenthold	Bill Gibson Kim Grissom Lydia Hovanski Sophie McCoy	Erin McKee Ashlee O'Brien Jennifer Opra Christine Robertson	Cassandra Robinson Barbara Tezsla John Wagner Bryan Wudrick
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All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win a 50th Anniversary duffel bag. The winners are as follows:

Gabriela Bertoni Richard Case	Darrell Dorey	Dave Floyd	Sandra Johnson	Donald Spohn
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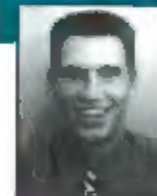
## SUPERVISING AGENTS



1. Michael Redd  
Dallas, TX



2. Byron Watson  
Edison, NJ



3. Duane Roth  
St. Louis, MO

### All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzil

### All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

### August Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$26,479	\$34,435		88	5	David Zophin	Ed Orell
2. Byron Watson	22,583	29,888		96	2	Jeffrey Dinocento	Eric Giglione
3. Duane Roth	14,928	10,490		100	2	Slav Bitman	Larry Geneser
4. Ruby Zavorski	13,005	18,024		94	3	Jerry Long	Kevin Pawlowski
5. Caitlin Warrenner	11,067	16,145		84	3	Vito Pecoraro	Eric Giglione

### All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

### All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Michael Redd	\$62,248	\$72,334		88	5	David Zophin	Ed Orell
2. Iean Finley	51,700	99,249		83	2	Scott Sonnenberg	Larry Geneser
3. Greg Spence	46,948	74,359		84	4	David Zophin	Ed Orell
4. David Haudrich	45,046	102,399		84	2	Timothy Thompson	Robert Smith
5. Samuel Joseph	28,712	49,568		95	4	Nicholas Nitkowski	Tom Williams

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

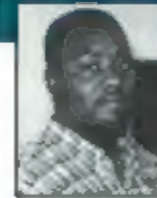
## GENERAL AGENTS



1. Kevin Lacy  
Dallas, TX



2. Eric Neal  
St. Louis, MO



3. Roland Fletcher  
St. Louis, MO



4. Leanne Hughes  
Edison, NJ



5. Gary Selesky  
Downer's Grove, IL

### All Time Record to Beat

Month: \$76,291 1st Yr. Alan Becker

### All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

### August Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Kevin Lacy	\$66,130	\$74,311		86	17	David Zophin	Ed Orell
2. Eric Neal	59,810	69,121		91	8	Slav Bitman	Larry Geneser
3. Roland Fletcher	48,141	54,117		85	7	Slav Bitman	Larry Geneser
4. Leanne Hughes	43,621	57,911	77.65	81	7	David Brister	Eric Giglione
5. Gary Selesky	41,288	50,833	86.60	84	7	Michael Knapick	Scott Smith
6. Marie Murphy	28,276	29,899		93	7	John Smolenski	Ali Shahrak
7. Larry Chick	26,669	39,264	74.92	83	5	Narinder Dhillon	Scott Smith
8. Tim Robinson	24,734	35,013		77	7		Joshua Chalom
9. Errol Doerr	23,501	31,812	81.46	85	4	Wendell Bangs	Rick Altig
10. Jenna Gaul	22,954	24,153		84	3	Don Wold	Rick Altig

### All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

### All Time Record to Beat

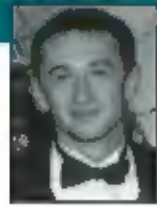
YTD: \$864,620 Net ALP

### YTD Production

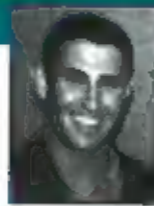
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Gary Selesky	\$247,268	\$301,871	86.60	84	7	Michael Knapick	Scott Smith
2. Eric Neal	243,314	262,430		91	8	Slav Bitman	Larry Geneser
3. Kevin Lacy	173,214	198,402		86	17	David Zophin	Ed Orell
4. Leanne Hughes	157,051	299,078	77.65	81	7	David Brister	Eric Giglione
5. Francisco Perez	162,809	208,522	76.51	82	7	David Brister	Eric Giglione
6. Rudi Camenzind	116,912	177,257	84.39	89	5	Erik Graham	David Cohen
7. Roland Fletcher	113,043	156,861		85	7	Slav Bitman	Larry Geneser
8. Damon Hartley	99,596	107,672		93	2	Slav Bitman	Larry Geneser
9. Errol Doerr	97,852	151,814	81.46	85	4	Wendell Bangs	Rick Altig
10. Jose Sanchez	95,197	152,675	84.06	84	5	Eric Nichols	Scott Smith

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

# Master General Agents



1. Slav Bitman  
St. Louis, MO



2. David Zophin  
Dallas, TX



3. Paul Rumbuc  
Rochester, NY



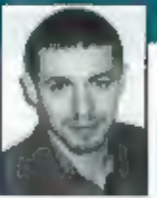
4. Gregory Partee  
Jefferson, IN



5. Gregory Strausser  
Southfield, MI



6. Christine Hartman  
Phoenix, AZ



7. Vlad Basov  
Kansas City, MO



8. Michael Knapick  
Downer's Grove, IL



9. Steve Foti  
Walnut Creek, CA



10. Robert Olson  
Downer's Grove, IL

## August Production

All Time Record to Beat —  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat —  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$188,576	\$190,360	78.14	78	27	Larry Geneser
2. David Zophin	148,658	151,163		83	39	Ed Orell
3. Paul Rumbuc	108,256	107,580		92	18	Durhon Oldham
4. Gregory Partee	70,597	79,549		86	13	Hancock-Boles
5. Gregory Strausser	60,656	64,378		85	22	Zeldner-Cowan
6. Christine Hartman	59,627	82,423	76.22	81	17	Cohen-Hartman
7. Vlad Basov	57,893	118,274	78.51	77	10	Larry Geneser
8. Michael Knapick	55,188	66,881	76.40	80	12	Scott Smith
9. Steve Foti	53,951	91,263	75.23	77	15	Jatoft-Foti
10. Robert Olson	50,859	85,013	75.54	80	9	Scott Smith
11. Eric Nichols	49,968	56,730	78.84	81	12	Scott Smith
12. Wendell Bangs	49,565	66,512	77.27	83	10	Rick Altig
13. David Iriye	46,059	46,706	80.64	86	9	David Cohen
14. Danny VanHouten	40,777	51,459		83	10	Joseph Manone
15. Abdulrazzaq Ahmed	38,973	70,941		95	11	Scott Smith
16. Roger Fung	38,335	80,452	76.36	78	10	Rick Altig
17. Lee Conti	37,511	76,675	78.74	84	8	David Cohen
18. Stephen Ross	37,310	48,360	78.85	92	14	Steve Friedlander
19. Erik Graham	36,823	93,993	80.51	87	12	David Cohen
20. Vito Pecoraro	36,493	42,308		81	9	Eric Giglione

## YTD Production

All Time Record to Beat —  
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat —  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Slav Bitman	\$1,099,858	\$1,130,136	78.14	78	27	Larry Geneser
2. David Zophin	645,407	658,328		83	39	Ed Orell
3. Michael Knapick	456,454	557,148	76.40	80	12	Scott Smith
4. Paul Lund	401,887	448,986	76.14	78	7	Scott Smith
5. Vance Rountree	399,600	443,154		79	4	Marc Zipper
6. Paul Rumbuc	345,235	362,616		92	18	Durhon Oldham
7. Michael O'Rourke	344,995	370,497		83	7	Larry Geneser
8. Steve Foti	314,209	588,513	76.23	77	15	Jatoft-Foti
9. Gregory Partee	309,045	382,785		86	13	Hancock-Boles
10. Christine Hartman	302,804	528,653	76.22	81	17	Cohen-Hartman
11. David Iriye	297,948	322,231	80.64	86	9	David Cohen
12. Eric Nichols	294,388	401,076	78.84	81	12	Scott Smith
13. Vlad Basov	291,997	637,583	78.51	77	10	Larry Geneser
14. Lee Conti	281,177	502,787	78.74	84	8	David Cohen
15. Stephen Ross	264,428	386,086	78.85	92	14	Steve Friedlander
16. Steven Lee	258,671	337,089	84.43	80	9	Rick Altig
17. Scott Sonnenberg	257,088	330,220		82	6	Larry Geneser
18. Wendell Bangs	238,172	353,082	77.27	83	10	Rick Altig
19. Danny VanHouten	235,684	297,490		83	10	Joseph Manone
20. John West	234,021	273,553	76.10	80	13	Marc Morton

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

**Monthly Management Bonus Program**

65 Percent and 70 Percent MGA Contracts

57.5 Percent GAs Coded Under MGA

**August Bonus Qualifiers**

<b>David Zophin</b> \$17,584	<b>Jack Seitz</b> \$3,557	<b>Vance Rountree</b> \$2,429	<b>Marcellus Adams</b> \$1,178	<b>Pamela Drury</b> \$338
<b>Slav Bitman</b> \$16,206	<b>Gregory Strausser</b> \$3,548	<b>Kevin Lacy</b> \$2,365	<b>Stephen Ross</b> \$1,148	<b>Nickolay Gusev</b> \$337
<b>Paul Rumbuc</b> \$13,627	<b>William Cook</b> \$3,526	<b>Eric Neal</b> \$2,349	<b>Darayl Davis</b> \$1,034	<b>Leslie Taylor</b> \$330
<b>Gregory Parlee</b> \$6,930	<b>Matt Henderson</b> \$3,506	<b>Rebecca Francis</b> \$2,042	<b>Alan Becker</b> \$1,002	<b>Jose Sanchez</b> \$305
<b>Wendell Bangs</b> \$5,446	<b>Don Wold</b> \$3,487	<b>Eric Dionne</b> \$2,031	<b>Scott Baker</b> \$915	<b>Jason Launius</b> \$302
<b>Robert Olson</b> \$5,269	<b>Steve Jakubczak</b> \$3,296	<b>Jason Choate</b> \$2,029	<b>Narinder Dhillon</b> \$885	<b>Larry Chick</b> \$295
<b>Lee Conti</b> \$4,768	<b>Scott Sonnenberg</b> \$3,108	<b>Dennis Sullivan</b> \$1,875	<b>Jenna Gaul</b> \$809	<b>James Beck</b> \$286
<b>David Iriye</b> \$4,722	<b>Ramin Madani</b> \$3,021	<b>Erik Graham</b> \$1,586	<b>Bruce Wilson</b> \$613	<b>Jeffory Churchfield</b> \$240
<b>Mike Knapick</b> \$4,600	<b>Eric Nichols</b> \$3,009	<b>Lawrence Hauck</b> \$1,538	<b>Damon Hartley</b> \$552	<b>Christian Adams</b> \$235
<b>Opra-Anderson</b> \$4,408	<b>Steven Lee</b> \$2,902	<b>Gary Selesky</b> \$1,533	<b>Errol Doerr</b> \$549	<b>Carrie Taylor</b> \$231
<b>Vlad Basov</b> \$4,326	<b>Christine Hartman</b> \$2,862	<b>Abdulrazzaq Ahmed</b> \$1,448	<b>Wesley Bangs</b> \$505	<b>Abraham Kim</b> \$225
<b>Vito Pecoraro</b> \$3,727	<b>Danny VanHouten</b> \$2,819	<b>Lonnie Butler</b> \$1,339	<b>Toni Kenderson</b> \$492	<b>Rudi Camenzind</b> \$189
<b>Steven Edgell</b> \$3,719	<b>John Akers</b> \$2,817	<b>Steve Foti</b> \$1,307	<b>Edmundo Martinez</b> \$483	<b>John Martineau</b> \$180
<b>Roger Fung</b> \$3,558	<b>Daniel Blair</b> \$2,760	<b>Roland Fletcher</b> \$1,181	<b>Kenny Clark</b> \$348	<b>Lorena Barriere</b> \$165

**Total \$182,331**

**Enjoy a Royal Holiday**

**Caesars Style**

When you think of palaces, grand landscapes come to mind — Greece, Rome, India, Asia perhaps, but Las Vegas? Yes, Las Vegas!

Situated on Las Vegas Boulevard in the middle of the city that never sleeps, Caesars Palace is a luxury of Rome via Vegas. The Palace is garnished with cypress trees, private dining rooms, in-room saunas and the Garden of the Gods pool area. The casino, attracting some 17 million people a year, is filled with Olympian art, vaulted ceilings, deep carpeting and gaming tables crowned with graceful trellises. The Ancient Roman architecture secures Caesars Palace as one of the city's original theme hotels.

Caesars Palace provides all you need for a memorable visit to Las Vegas. However, should you venture outside the hotel, there is an array of attractions to keep you busy:

- Masquerade Show in the Sky
- Fremont Street Experience
- The Hoover Dam
- Las Vegas Motor Speedway
- Las Vegas Sportspark
- The Stratosphere Tower
- Red Rock Canyon\*

Caesars is all you could ever want from a destination resort! Join us June 20-23, 2002, and experience all Las Vegas has to offer!

**Caesars  
Palace**



## STATE GENERAL AGENTS



Larry Geneser

Category I	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Larry Geneser	\$404,649	\$108,000	375	\$513,618	77	74.92	\$2,658,078	\$816,000	326	\$3,404,362
	Eric Giglione	305,011	144,000	212	432,390	77	74.63	1,537,625	1,020,000	151	2,515,840
	David Cohen	181,984	108,000	169	356,576	87		925,478	648,000	143	1,721,427
	Hancock-Boles	137,345	84,000	164	154,636	78	74.70	678,467	600,000	113	890,636
	Ed Orell	152,629	96,000	159	158,281	84		675,875	444,000	152	773,120



Durhon Oldham

Category II	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Durhon Oldham	\$127,093	\$60,000	212	\$127,093	92		\$418,753	\$204,000	205	\$418,753



Ryan Whitley

Category III	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Ryan Whitley	\$76,713	\$48,000	160	\$77,459	77		\$330,346	\$252,000	131	\$345,627
	Cohen-Hartman	72,410	48,000	151	111,915	82	75.89	382,596	384,000	100	725,425

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.

## STATE GENERAL AGENTS



Steve Friedlander

Category IV	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Steve Friedlander	\$83,639	\$36,000	232	\$99,073	91	74.92	\$658,493	\$288,000	229	\$854,707
	Joseph Manone	70,193	36,000	195	122,031	82	81.04	543,904	288,000	189	991,969



Furer-Whittinghill

Category VI	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Furer-Whittinghill	\$37,059	\$24,000	154	\$64,951	92		\$68,667	\$48,000	143	\$124,821
	Tim Schroeder	26,094	24,000	109	28,986	96		45,045	40,000	113	53,218

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



## Taking Action

Sept. 11, 2001 — shock!

Sept. 12, 2001 — tears!

As the days pass — anger!

After the terrorist attacks on the World Trade Center there was the shock, even horror, then came the tears, and as the days pass since the incident we are now facing our anger. However, each of us must find a way to move our anger into action.

For those living in New York City and Washington D.C. action was immediate. There came a flurry of activity in meeting the present needs of a massive recovery effort after the twin towers collapsed and a plane barreled into the Pentagon. Citizens found themselves delivering new clothes to weary firefighters, providing water to operating engineers hoisting fallen steel beams, dispensing snack bars to laborers, carpenters, and bricklayers digging through rubble with picks and shovels. Others began donating their time, giving blood, filing death claims, and offering prayers and paying respects to grieving coworkers and families. Still we stood together in utter dismay and continued to ask one very simple question, "What can I do to help?"

It is through this question — What can I do to help? — that the rest of us find answers. As Agents for American Income we can give blood or even make a financial contribution, but we are in a special position to help our fallen brethren in a special way. What you do each and every day, can make a big difference. Just by signing TG 13's we can provide a small measure of comfort for each and every union member and their families. There are hundreds of union members who lost their lives in lower Manhattan and at the Pentagon but simply by acting, and doing what you do best you can guarantee, even ensure, each and every union member in your area is covered under our Accidental Death Benefit. Now is the time to offer coverage with a sense of urgency. In the midst of all this senselessness we must be aware of the urgency and importance in the protection we offer. Don't wait! Let us turn away from anger, and take these tragic circumstances and help those who need help. In turn, you may answer your questions by acting, and in the end you will never have to ask, "Could I have done more?"

from the desk of  
**Denise Bowyer**

National Public Relations  
Director



"Praise the Lord and pass the ammunition."

— Howell M. Forgy,  
chaplain on the cruiser  
*New Orleans*, during the  
attack on Pearl Harbor.

*Denise Bowyer*

## Qualifiers

Rakin Dwyham	\$878
Brenda DiSomma	\$878
Laurie Onasch	\$878
Leo VanDenBussche	\$845
Al Wall	\$845
Bernard Wendekier	\$780
Richard Case	\$675
Darrell Dorey	\$675
Rona Spano	\$675
Vivian Dwyer	\$650
Joseph Ward	\$650
Erica Dalager	\$575
Anne Bowyer	\$550
Denise Bateman	\$525
Kristen Lafond	\$525
Robin Andrade	\$500
Gabriela Berioni	\$500
David Floyd	\$500
Marjorie Wade	\$500
John Wilkinson	\$500
Susan Fuldauer	\$480
Manon Brulotte	\$420
Catherine Briggie	\$400
William Gibson	\$400
Irene Rurycz	\$400
Kenneth Altizer	\$338
Ayana Prendergast	\$315
Donald Spohn	\$315
Gilbert Sciacqua	\$313
Kimberly Grissom	\$300
Suzanne Powers	\$288
Cheryl Cook	\$263
Robert Dalley	\$263
John Molina	\$263
Leo Neil Busby	\$250
Charles Hill	\$250
Erin McKee	\$250
Jennifer Opra	\$250
Malka Arony	\$220
Sandra Davidson	\$220
Jenny Williams	\$210
Randy Stockley	\$200
Jamie Surace	\$200
John Wagner	\$200

**Total**  
**\$20,112**

JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
JULY  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER



PR Manager



Debbie Enstedt  
Winnipeg, MB



Category A:



Robin Andrade  
Framingham, MA



Charlotte Giles  
Southfield, MI

Category B:

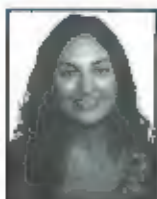


Laurie Onasch  
Menomonee Falls, WI



Darrell Dorey  
Halifax, NS

Category C:



Gabriela Berloni  
Toronto, ON



Darrell Dorey  
Halifax, NS

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	16,875	Rick Altig
2. Rona Spano	3,949	Scott Smith
3. Charles Hill	3,351	Jatoft-Foti

YTD Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	105,963	Rick Altig
2. Charles Hill	39,870	Jatoft-Foti
3. Rona Spano	25,445	Scott Smith

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A

	No. Cards	SGA
1. Robin Andrade	6,533	Kevin Khadivlan
2. Charlotte Giles	3,909	Zeidner-Cowan
3. Bernard Wendekier	3,806	Rick Altig

Category A

	No. Cards	SGA
1. Robin Denham	20,151	Larry Geneser
2. Brenda DiSomma	19,894	Eric Giglione
3. Richard Meshulam	18,633	David Cohen

Category B

	No. Cards	SGA
1. Laurie Onasch	3,514	Joseph Manone
2. Darrell Dorey	2,149	Ramin Kouladji
3. Mario Soljan	1,893	Steve Friedlander

Category B

	No. Cards	SGA
1. Laurie Onasch	22,334	Joseph Manone
2. Malka Arony	10,083	Cohen-Hartman
3. No Ora Samuela	8,330	Steve Friedlander

All Time PR Group Production Record

Month: 61 groups Patti Morgan

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

Category C

	No. Groups	SGA
1. Gabriela Berloni	26	Joshua Chalam
2. Darrell Dorey	24	Ramin Kouladji
2. Nancy Rising	24	Rick Altig

Category C

	No. Groups	SGA
1. Darrell Dorey	127	Ramin Kouladji
2. Susan Fuldauer	91	Tim Schroeder
3. Joseph Ward	90	Larry Geneser

Category A = Categories one and two. Category B = Categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

MONETARY DONATIONS

Bill Devine, Lloyd Fitzgerald, Ed Orell and Kevin Pawlowski

- Contributed \$5,000 to the Texas AFL-CIO Scholarship Fund.

Tim Schroeder Agency

- Contributed \$100 for the Laird Evans Retirement dinner.

**Total \$5,100**

OTHER INVOLVEMENT

Larry Geneser Agency

- Donated a TV to the SEIU Local 880.

Tim Schroeder Agency

- Donated a smoker grill to the Teamsters Local 568 for the MDA raffle.
- Contributed a fish cooker as a door prize to the Smith County Labor Day event.
- Donated two fish cookers for the Shreveport Central Trades & Labor Council Labor Day activities.

- Patti Morgan co-chaired the Labor Day activities, parade and souvenir booklet for the Shreveport Central Trades.
- Patti Morgan was recently installed as a board member for the Shreveport Central Trades & Labor Council.
- Donated tickets for the Labor Day activities sponsored by the Shreveport Central Trades & Labor Council.

Supporting Their Community

On Sept. 11, 2001, the World Trade Center crumbled due to terrorist attacks, and we have watched this event replayed time and again through the eyes of our televisions. On that fateful Tuesday morning America was stunned to silence and grief, but out of the smoke and ash, a man and his followers emerged. For most Americans that man was George W. Bush and his followers were his skilled team of advisors addressing the immediate emergency. In New Jersey, however, AIL's man of the hour was Eric Giglione and his team of Agents. In the wake of the devastation many people could hardly take their eyes off the TV, much less work. Eric Giglione and his team believed their services were in greater demand now and they hit the pavement to provide the assistance to those who needed it. The Eric Giglione Agency was hard at work all day Tuesday, and his team wrote \$30,000 in ALP. AIL salutes Eric and his team for their fortitude and effort during a desperate time!



"The objective of terrorism is to inject fear and prevent people from doing what they would normally do. This group of people, this team is like no other I have known. They stayed vigilant during our hour of need, and except for those directly affected by this tragedy they went to work, determined that terrorism wasn't going to paralyze them. As a leader, I did not expect this, but I am proud my team stood tall in the face of fear."

— Eric Giglione, SGA Edison New Jersey

Happy 20th Anniversary!

American Income hosted a 20th Anniversary Dinner for the employees of the Home Office who have been with AIL for 20 years. The dinner was held at the Ridgewood Country Club in Waco, Texas on Aug. 21, 2001. American Income paid tribute to the honorees for their many years of hard work and service. It is our honor that these distinguished employees have chosen to be a part of our organization. The following Home Office employees were honored with a 20th Anniversary AIL necklace and Randy Massingill was honored with an AIL 20th Anniversary watch.

Congratulations on your anniversary and may there be many more!



Tania Baker



Terry Crook



Shirley Johnson



Randy Massingill



Patricia Nevarez



Virdie Sunday



Elaine Toten



Judy Webb



# The French Riviera

## Any Questions?

### French Riviera Month Two Standings

Listed below are the top Agencies for the French Riviera contest through August 2004. For complete contest rules and regulations log onto, [www.allife.com](http://www.allife.com).

First Place	Larry Geneser Agency	390 Percent of Quota
Second Place	Steve Friedlander Agency	310 Percent of Quota
Third Place	Durhon Oldham Agency	215 Percent of Quota
Fourth Place	Joseph Manone Agency	192 Percent of Quota
Fifth Place	Cohen-Hartman Agency	175 Percent of Quota
Sixth Place	Eric Giglione Agency	172 Percent of Quota
New Agency	Ed Orell Agency	168 Percent of Quota

Brush-up on your French and join American Income in the fabulous French Riviera! Au revoir!



Another Great AIL Destination